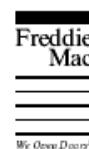


Xubnaha Isuttagga Deegaanka Seattle/  
King ee Dayminta Mas'uuliyadda Leh

- Xarunta Bulshada ee Aqal Lahaanshada
- La Talinta Macmiilka ee Waqooyi  
Galbeed Barnaamijka CENTS
- Xarunta El Centro de la Raza  
Xarunta Fair Housing Center of Koofurta  
Puget Sound
- Ururka Fremont Public Association
- HomeSight
- Isuttagga International District Housing
- Ururtka King County Bar Association
- King County Housing iyo Barnaamijka  
Horumarinta Bulshada
- Xafiiska King County ee Xuquuqul  
Insaanka Maamulka Deegaanka  
Kitsap County Maamulka Consolidated  
Housing Authority
- Xafiiska Sharciyaqaanka ee Melissa A.  
Huelsman  
Kuliyadda Low Income Housing
- Mashruuca Northwest Justice  
Kooxda Public Interest Law Group, PLLC
- Maamulka Guriyeenta ee Seattle Housing  
Authority
- Xafiiska Xuquuqul Insaanka ee Seattle  
Office for Civil Rights  
Xafiiska Guriyeenta ee Seattle Office of  
Housing  
United Way of King County
- Urban League of Metropolitan Seattle
- Washington ACORN
- Washington State Housing Finance  
Commission
- Waaxda Bulshada Gobolka ee  
Horumarinta Ganacsiga iyo Dhaqaalaha  
(Washington State Dept. Of Community,  
Trade and Economic Development)

# Fidnad Ha Deynsan



## Dhaqannada Xun ee Wax Dayminta

### Khayraadka Wax Deynsadeyaasha ee uu Waxyelleeyey Dhaqannada Xun ee Wax Dayminta



## Waa Maxay Ka Faa'idsiga Dayminta?

Ka Faa'idsiga dayminta waa dhaqan looga faa'idsanayo dayn qaateyaasha iyadoo kharashyo badan oo qarsoodi ah la dul saaranayo. Deyn qaate walba qatar ayuu ku sugar yahay, hase ahaatee qatarta waxay u badan tahay dadka aan caddaanka ahayn, waayeelka iyo kuwa awoodda daymintooda xun tahay. Qoraalkani waxaa uu macluumaad kaa siinayaan barashada iska ilaalinta dayn bixiyeyaasha dadka ka faa'idaysta.

### Heerkasare ka Hoose vs. Daynsiin Faa'ido Doon

#### Nooca Deyminta ee Sub-Prime

Deynta sub-prime waxay ka saacidaysaa deyn qaateyaasha awoodooda dayn bixeend liidato, taariikhdooda shaqo ay xun tahay ama dokumentiyadooda xun yihii. Deynta loo yaqaan sub-prime korsaarkeedu waa uu sarreetaa maadaama lagu saleeyey qatarta ugu jirta deyn bixiyaha. Deyntu waxay ku saleysan tahay awoodda uu deyn qaataha ku bixin karo deynta. Shuruudaha deynta waa kuwo si caddaan ah loo soo bandhigo.

#### Dhaqannada Xun ee Wax Dayminta

Ka faa'idsiga deyminta waa dhaqanno xun oo ay ka midka yihii:

- Korsaar siyaado ah iyo dhibcooyin siyaado ah oo la qaato
- Caddayn la'aanta shuruudaha deyminta
- Deyn siinta iyadoon la tixgelin awoodda deyn qaataha uu deynta ku bixiyo
- Iyadoo la kallifo deyn qaataha in uu saxiixo dukumeentiyada isagoon la fahansiin
- "beddelid" ama dib u maalgelin joogto ah
- Raadinta dadka aan caddaanka ahayn ama waayeelka aqallada leh iyadoo la siyo dayman kharashkoodu badan yahay

## Calaamadaha Digniinta ah

- Kharashyada bangiga oo ka sarreeya 2%
- Deyn celin ballaaran
- Ganaaxyo ah lacag hore u bixin
- Deyn bixinta oo ku saleysan qimaha hantida maguurtada ah intii ay ku saleysnaan lahayd dakhliga
- Caymiska da'da deynta oo lagu daro deynta

## Dhaqannada Sharciidarrada ah

**Caddayn qoraal ah oo la aan soo bandhigin, sida:** Qiimeyn kalsooni leh (kharashka xiri/taanka deynta) iyo heerka korsaarka ee sannadkii (APR)

**Matalaad qalad ah ee deynta, sida:** Bedelidda korsaarka taagan ee laga dhigayo mid isbeddela (Adjustable Rate Mortgage – ARM) ama bedelidda korsaarka ahaa 10% ee lagu beddelo 15% marka deynta la xirayo.

**Khayaano, sida:** Ku daridda caymiska muddada deynta iyadoo fasax laga haysan deyn qaataha

## Su'aalaha aad Waydiin Karto Deyn Bixiyahaaga

### Waa maxay:

- Tirada guud ee deynta waana imisa inta la maalgeliyey?
- Tirada guud ee la bixinayo bil walba?
- Tirada muddada deynta?
- Tirada ay ku kala duwan yihiin Xisaabta Korsaarka Sannadkii (APR) iyo korsaarkayga?
- Tirada guud ee kharashka bangiga?

### Waydii xittaa:

- Ma jiraa tiro mar la wada bixinayo?
- Ma jiraan ganaaxyo deyn hore u bixin?
- Haddii ay sidaa tahay, maxay kala yihiin, imisa ayeeyna qaadan?
- Korsaarka miyuu kordhayaa haddii aan la raago deynta?
- Lacagta aan bixinayo ma waxaa ku jira canshuuro iyo caymis?

### Haddii aad dib u maalgelinaysid, waydii:

- Waa imisa lacagta cadaanka aan helayo?

Qoraalkani waxaad ku helaysaa luqado kale iyo siyaalo kale.

Dib loo qoray 11-03

## Iska Ilaali Deyn Bixiyeyaasha Dadka Ka Faa'ida

### WAX IS BAR!

Kala xiriir CHOC  
206-587-5641 si aad u heshaa liiska tababareyaasha iyo lataliyeyaasha agagaarkaaga

### NADIIFI AWOODDAADA WAX DEYMINTA

inta aadan deyn dalban

**RAADSO** deyn bixiyeyaal kala duwan

**LACAG CADDAAAN AH HA AG DHIGAN**  
deyn bixiyeyaasha haddii aadan waxba ka aqoonin sharicga ka yaal lacag soo celinta

**QORAAL QAADO** haysanna dukumeentiyada aad saxiixday oo idil iyo kuwa aadan saxiixin

**MARNA YAAN LAGUGU KALLIFIN** inaad dukumeenti saxiixdid adigoon akhrin ama fahmin

### Si aad u heshaa macluumaad dheeraad iyo iyo jihaynba, la xiriir:

**Community Home Ownership Center (English)**  
**(206) 587 5641 or 1 (800) 317-2918**

**International District Housing Alliance (Asian Languages)**  
**(206) 623-0122**

**TTY: 711 (Adeegga Relay)**

Fidhad Ha deynsan – bogga internetka ee Seattle:  
[www.seattle.gov/housing/predatorylending](http://www.seattle.gov/housing/predatorylending)

**Xasuuso: Haddii aysan macquul ahayn in aaney macquul ahayn.**

## Saacidaad ayaad ka helaysaa

### Macluumaad iyo wax barasho

Xarunta Community Home Ownership  
(206) 587-5641

HomeSight  
(206) 723-4355

ACORN Housing Corporation  
(206) 723-5845

**Af Shaanish kala xiriir:**  
El Centro de la Raza  
(206) 329-9442

**Af Vietnamese, Cambodian, Chinese ama Tagalog la xiriir:**  
International District Housing Alliance  
(206) 623-0122

### Si aad dacwad u xareysid

Department of Financial Institutions  
1 (800) 372-8303

City of Seattle Office for Civil Rights  
(206) 684-4500

King County Office of Civil Rights  
(outside Seattle) (206) 296-7592

Federal Trade Commission  
FTC-HELP (382-4357)

### Saacidaada Deyn Bixin Waynta

Fremont Public Association  
(206) 694-6766 or (866) 297-4300

Urban League of Metropolitan Seattle  
(206) 461-3792

### La Talin Sharci oo bilaash ah

King County Neighborhood Legal Clinics  
(206) 624-9365

King County Lawyer Referral  
(206) 623-2551